

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 19-025492  
LOGS Legal Group LLP  
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Mount Laurel, NJ 08054  
(856) 793-3080  
Elizabeth L. Wassall, Esq. 023211995  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

KAREN L. WALDORF,  
DEBTOR



Order Filed on February 1, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-13417-CMG

Judge: HONORABLE CHRISTINE M  
GRAVELLE

Chapter: 13

**AMENDED CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: February 1, 2022**

A handwritten signature in cursive script, reading "Christine M. Gravelle".  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter being opened to the Court by Robert C. Nisenson, Esq., attorney for the Debtor, upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

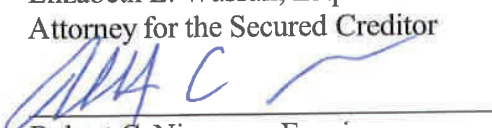
1. *This Amended Consent Order hereby Amends the Consent Order previously entered on February 16, 2021; ECF Doc.:112.*
2. Debtor is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 22 Magnolia Court, Piscataway, NJ 08854.
3. At the time of filing, Debtor owed Secured Creditor a pre-petition arrearage of \$7,872.30; as evidenced in Secured Creditor's Proof of Claim 16-1 filed on April 30, 2019.
4. Debtor agrees to incorporate this amount, \$7,872.30, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default. *The Trustee shall amend his/her records to reflect same, and the Order Confirming Modified Chapter 13 Plan previously entered on February 18, 2021, shall also be deemed so amended.*
5. Debtor also agrees to continue to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$524.82 monthly, directly to Secured Creditor.
6. If the Debtor fails to make any payments detailed in this Amended Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, or if Debtor fails to comply with this Amended Consent Order for any reason, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Motion for Relief from the Automatic Stay to the Bankruptcy Court, specifying the Debtor's failure to maintain post-petition payments, with a copy of any motion, supporting certifications, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor's Counsel and Debtor as required by the local bankruptcy rules.
7. Secured Creditor agrees this Amended Consent Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on February 5, 2021; ECF Doc.:110.

We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

  
Robert C. Nisenson, Esquire  
Attorney for the Debtor

Date: 2-1-2022

Date: 1/31/22

In re:  
Karen L Waldorf  
Debtor

Case No. 19-13417-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 01, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2022:

Recip ID	Recipient Name and Address
db	+ Karen L Waldorf, 22 Magnolia Court, Piscataway, NJ 08854-2299

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Karen L Waldorf r.nisenson@rcn-law.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 01, 2022

Form ID: pdf903

Total Noticed: 1

doreen@rcn-law.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com

Scott J. Goldstein

on behalf of Creditor Eric Waldorf sjg@sgoldsteinlaw.com  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com

Thomas S. Onder

on behalf of Creditor Stark & Stark P.C. tonder@stark-stark.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11